

Certificate Number: 13858-PAW-DE-036698221

Bankruptcy Case Number: 22-70242



13858-PAW-DE-036698221

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 20, 2022, at 1:41 o'clock PM CDT, Terry M. Zernick completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: July 20, 2022 By: /s/Shaina B. Curtsinger

Name: Shaina B. Curtsinger

Title: Counselor